

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**City of Clifton (Passaic County)**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$597	\$172	\$190
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$509	\$106	\$148
American European Ins Co (Rutgers Group) (5)	\$497	N/A	\$305
American Fire & Casualty Co (Ohio Casualty Group)	\$642	N/A	\$280
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$837-\$1,115	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$555	\$184	\$244
Amica Mutual Ins Co (1)	\$621-\$782	\$119-\$150	\$184-\$233
Armed Forces Ins Exchange (3)	\$438	N/A	\$159
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$468-\$691	\$84	\$159
Bay State Ins Co (Andover Group)	\$702	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$399-\$525	\$125-\$166	\$164-\$199
Castlepoint Ins Co (Tower Group)	\$519-\$616	\$162-\$181	\$232-\$264
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$575	N/A	\$143
Cumberland Mutual Fire Ins Co	\$521-\$655	\$159	\$205
Electric Ins Co (3)	\$489-\$1,598	\$96	\$89
Empire Fire & Marine Ins Co	\$373-\$488	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$458-\$561	\$144-\$180	\$152-\$189
Encompass P&C Ins Co of NJ (Encompass Group)	\$378-\$898	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$403	\$156	\$212
Farm Family Casualty Ins Co (3)	\$405	\$100	\$189
Farmers Ins Co of Flemington	\$628	\$190	\$237
Farmers Mutual Fire Ins Co of Salem Cty	\$778	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$341	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$991	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,115	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$500	\$118	\$153
Fitchburg Mutual Ins Co	\$610	\$107	\$197
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$561-\$655	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$424-\$608	\$100-\$132	\$155-\$183
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$881	\$129	\$169
Harleysville Ins Co of NJ	\$701-\$819	\$181-\$211	\$187-\$215
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$676	\$106	\$146
High Point Preferred Ins Co	\$527	\$128	\$140
Homesite Ins Co	\$555	\$184	\$244
IDS Property Casualty Ins Co	\$667	\$144	\$194
Liberty Mutual Fire Ins Co	\$462-\$1,662	\$138	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$707	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$686	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$694	\$180	\$201
Merchants Preferred Ins Co (Merchants Group)	\$497	N/A	\$305
Merrimack Mut Fire Ins Co (Andover Group)	\$753-\$1,050	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$1,053	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$557	\$61	\$109
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$656	\$71	\$128
Ohio Casualty Ins Co (Ohio Casualty Group)	\$947	\$143	\$211
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$399-\$525	\$125-\$166	\$164-\$199
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$503	\$133	\$162
Preserver Ins Co (Tower Group) (5)	\$443	\$130	\$110
Proformance Ins Co	\$590	N/A	\$170
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$673	\$90	\$146
Providence Mutual Fire Ins Co	\$384-\$645	\$146	\$151
Public Service Mutual Ins Co	\$402	\$118	\$114
Quincy Mutual Fire Ins Co	\$458-\$566	\$116	\$149
Rutgers Cas Ins Co (Rutgers Group)	\$357-\$466	\$108-\$138	\$125-\$162
Selective Ins Co of Amer (Selective Group)	\$503	\$124	\$165
Selective Way Ins Co (Selective Group)	\$425	N/A	\$165
State Farm Fire and Casualty Co	\$593	\$130	\$198
Tokio Marine & Nichido Fire Ins Co Ltd	\$528	\$114	\$292
Tower Ins Co of NY (Tower Group)	\$519	N/A	\$235
Tower National Ins Co (Tower Group)	\$519-\$616	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$435	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$398-\$461	N/A	\$116-\$153
USAA Casualty Ins Co (USAA Group) (1) (3)	\$411-\$476	N/A	\$116-\$153
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$771	N/A	\$259

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